

Information to identify the case:

Debtor 1 Tim Langley
First Name Middle Name Last Name
Debtor 2 _____
(Spouse, if filing) First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-9033**

EIN ____-____-____

Social Security number or ITIN ____-____-____

EIN ____-____-____

United States Bankruptcy Court **District of Utah**

Case number: **17-22775 KRA**

Chapter 7

Petition date: 4/4/17

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Tim Langley
aka Timothy S Langley

7/12/17

By the court: Kevin R. Anderson
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of Utah

In re:
 Tim Langley
 Debtor

Case No. 17-22775-KRA
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 1088-2

User: admin
 Form ID: 318

Page 1 of 2
 Total Noticed: 21

Date Rcvd: Jul 12, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 14, 2017.

db +Tim Langley, 1952 So. 600 E., Salt Lake City, UT 84105-3051
 10592477 +Esb, 222 W Adams, Chicago, IL 60606-5312
 10592479 +Freedom Road Financial, 10509 Professional Cir S, Reno, NV 89521-5864
 10592481 +Hauge Assoc, 2320 W 49th St, Sioux Falls, SD 57105-6557
 10592483 +Iowa State Bank, 308 Main St, Ireton, IA 51027-7749
 10592484 +John Miller, 1952 S 600 E, Salt Lake City, UT 84105-3051
 10592486 +Midland Fund, 2365 Northside Dr Ste 30, San Diego, CA 92108-2709

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. cr

E-mail/Text: bknotice@crgofusa.com Jul 13 2017 01:42:55
 FreedomRoad Financial c/o Capital Recovery Group, BIN 920016, PO Box 29426,
 Phoenix, AZ 85038-9426
 10622509 EDI: PHINAMERI.COM Jul 13 2017 01:13:00 AmeriCredit Financial Services, DBA GM Financial,
 Po Box 183853, Arlington, TX 76096
 10592471 EDI: CAPITALONE.COM Jul 13 2017 01:13:00 Capital One Bank Usa N, 15000 Capital One Dr,
 Richmond, VA 23238
 10592474 E-mail/Text: dawnschindler@qwestoffice.net Jul 13 2017 01:42:05 Credit Management Syst,
 453 Highway 1 W, Iowa City, IA 52246
 10592473 +E-mail/Text: cedwards@pcasia.net Jul 13 2017 01:42:08 Credit Bur Serv Of Iow,
 1306 S 7th St, Oskaloosa, IA 52577-4114
 10592475 +EDI: RCSFNBMARIN.COM Jul 13 2017 01:13:00 Credit One Bank Na, Po Box 98875,
 Las Vegas, NV 89193-8875
 10592476 +E-mail/Text: bknotice@erccollections.com Jul 13 2017 01:42:33 Enhanced Recovery Co L,
 8014 Bayberry Rd, Jacksonville, FL 32256-7412
 10592478 +E-mail/Text: bankruptcy@flagshipcredit.com Jul 13 2017 01:42:44 Flagship Credit Acceptance,
 Po Box 1419, Chadds Ford, PA 19317-0688
 10592480 +EDI: PHINAMERI.COM Jul 13 2017 01:13:00 Gm Financial, Po Box 183834,
 Arlington, TX 76096-3834
 10592482 EDI: IRS.COM Jul 13 2017 01:13:00 Internal Revenue Service, PO Box 7125,
 San Francisco, CA 94120-7125
 10592485 +EDI: MERRICKBANK.COM Jul 13 2017 01:13:00 Merrick Bank, Po Box 9201,
 Old Bethpage, NY 11804-9001
 10593262 +EDI: RMSC.COM Jul 13 2017 01:13:00 Synchrony Bank,
 Care of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
 10592488 +EDI: AFFILIATEDGRP.COM Jul 13 2017 01:13:00 The Affiliated Group I, Po Box 7739,
 Rochester, MN 55903-7739
 10592489 +EDI: UTAHTAXCOMM.COM Jul 13 2017 01:13:00 Utah State Tax Commission, 210 N 1950 W,
 Salt Lake City, UT 84134-9000

TOTAL: 14

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

10592472 ##+Cbe Group, 131 Tower Park Drive Suite 100, Waterloo, IA 50701-9374

TOTALS: 0, * 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 14, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

District/off: 1088-2

User: admin
Form ID: 318

Page 2 of 2
Total Noticed: 21

Date Rcvd: Jul 12, 2017

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 12, 2017 at the address(es) listed below:

Linda D. Smith on behalf of Debtor Tim Langley lawldsmith@aol.com,
ldspclaw@gmail.com;lmadrid30@msn.com;R45029@notify.bestcase.com
Michael F. Thomson tr thomson.michael@dorsey.com, UT17@ecfcbis.com;montoya.michelle@dorsey.com
Nichlas P. Spallas on behalf of Creditor FreedomRoad Financial c/o Capital Recovery Group
bknotices@crgofusa.com
United States Trustee USTPRegion19.SK.ECF@usdoj.gov

TOTAL: 4